Historic, archived document

Do not assume content reflects current scientific knowledge, policies, or practices.

Homemaker News
EXCLUSIVE TO STATE EXTENSION EDITORS
U. S. D. A. PRESS SERVICE, OFFICE OF INFORMATION, AND EXTENSION SERVICE

PERIOD
1936

No. 133 December 12, 1936.

CARING FOR THE PEAKS OF EXPENSE

If every family received one-twelfth of its total income regularly every month and if the expenses of each month were exactly like those of all the other months, how easy it would be to make a budget and to keep accounts. But for most people no two months are alike, in outgo at least. A spending plan is needed that is flexible enough to take care of peaks of expense in the heavy months.

An important feature of a farm family's account book is a page for making an accurate picture of this situation. Or, a plan may be made easily on a large piece of paper. Draw a line down the middle to divide the sheet into two columns. Then rule it across into 12 spaces, one for each month, making them large enough to take several items if necessary. In the left-hand column may be written what income can be expected in each month.

The right-hand column provides a place to note the large expenses that have to be met in the different months of the year. Perhaps the two columns will dovetail nicely into each other. Or it may be that fixed obligations to be met like taxes, notes, and insurance premiums will occur in months when no money is coming in to take care of them. Seeing it all down in black and white will enable the family to work out a scheme for monthly spending that will stretch the money over the lean, as well as the prosperous months.